

LINCOLN NATIONAL BANK

1005 BROAD STREET

NEWARK, NEW JERSEY

March 25, 1939.

Effa Manley
55 Somerset St.
Newark, N.J.

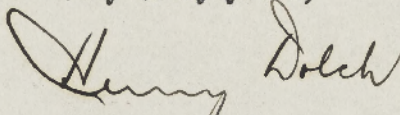
Dear Madam:

Apparently you misunderstood our conversation of several days ago, regarding the Power of Attorney on Mr. Manley's account.

In order to enable our bookkeepers to properly post these checks, will you kindly sign Mr. Manley's name, by yours as Attorney.

Thanking you,

Very truly yours,


Ass't. Cashier.

HD/s